1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

These clubs, which are very popular in Hsin Hsing, are similar to the clubs formerly found in many parts of mainland China (Fei, 1939:267–274) and in Japan (Embree, 1939:138–147). Loan clubs, usually with ten to fifteen members, are organized by a man or woman who is considered reliable and trustworthy and who needs a large sum of money for some special purpose such as building a new house, buying some land, or paying for engagement gifts or dowry. The members, enlisted by the organizer, are usually his relatives, friends, or neighbors or sometimes even acquaintances of any of the others. The members are generally people who are interested in being of help to the organizer in his financial need, but there are others who participate only because they hope to make a profit.

The operation of such a moneylending club is quite complex. By means of such a system a person in financial need is often able to obtain an interest-free loan which is to be paid off over a fairly long time—usually more than a year—in equal monthly installments.[8] If the amount involved is very large, such a club may use rice instead of money for the initial loan and for all payments. Under this system, all the payments are made twice a year, that is, after each rice harvest, over a period of years. For the most part, only rice growers participate in this latter transaction.

Generally speaking, then, the problem of farm credit has not yet been solved in the Hsin Hsing village area. A very large proportion of small farmers in financial need must still borrow money under the traditional high-interest systems. The problems of poor credit facilities, along with other financial burdens of the land, seem to be a factor in the increase in the number of families which are forced to find ways of supplementing farm income.

Agent for the Provincial Government's Food Bureau

It is only through the increased use of fertilizer that it is possible for the Taiwanese farmer to cultivate the land so much more intensively than before. In the middle and late 1930's Japanese chemical fertilizer and bean cake imported from Manchuria was used in Taiwan. Then, as now, the fertilizer was distributed for the government by the local Farmers' Associations. Under the Japanese, however, the villagers report, the system of distribution and payment for the fertilizer was quite different. Then, the farmer could easily obtain as much fertilizer and bean cake as he needed and desired so long as it was available. The cost of the fertilizer could be paid in cash (as could the land tax) after the sale of the rice harvest to a merchant. Now, payment for the fertilizer is only made in rice, partly before and partly after the harvest. Today, the government, operating through the provincial government's Food Bureau, has a monopoly on the importa-

1:Gallin E-4,5 (1957-1958) 1966
AD5 Taiwan Hokkien AD5

tion of the chemicals from Japan which make up the greater part of all the artificial fertilizer used in Taiwan. Only a relatively small amount of chemical fertilizer is manufactured in Taiwan itself and sold on the open market.

Although the provincial government's Food Bureau still distributes the imported fertilizer through the local Farmers' Associations, the farmer today cannot purchase the kinds and amounts of fertilizer he wants. Instead, the fertilizer is only available to farmers who agree to grow crops specified by the Food Bureau. In 1958, chemical fertilizer could be obtained by the farmer only if he grew rice or jute as his first two crops and wheat or vegetables as his third crop. Payment for fertilizer to be used on rice was made in rice at the rate of one *chin* of rice for one *chin* of fertilizer. Only the fertilizer for jute, wheat, or vegetables could be bought for cash. The amount of fertilizer the farmer was allowed to purchase was determined by the size of area to be planted.

The fertilizer to be used for each crop is paid for in two installments: 40 percent at about the time of delivery and the remaining 60 percent after the harvest. Thus, in February or March, for example, the farmer must pay, in rice, 40 percent of the cost of the fertilizer used for the first rice crop. Then, sometime between the end of June and the beginning of August, he must pay the 60 percent still due for the first crop plus 40 percent of the cost of the fertilizer used for the second rice crop. The farmer must deliver the rice to the Farmers' Association. This sort of exchange system creates a number of problems for the farmer and is responsible for a good deal of his bitterness towards the government.

As a direct result of the government's monopoly, most of the better fertilizers tend to be cheaper when purchased at the Farmers' Association than they would be at the shops of local merchants which have only limited amounts for sale. (The merchants acquire the more desirable imported Japanese fertilizer through devious means which will be discussed later.) Thus the farmer prefers to buy his fertilizer through the Farmers' Association at the favorable price. However, many farmers in the Hsin Hsing area now grow vegetables or some other crop instead of rice, especially as the second crop, and the association does not allocate fertilizer for such purposes. These farmers, of course, still need fertilizer, and therefore many declare to the Farmers' Association that they will plant so much acreage in rice when they have no such intention. As a result, when payment for the fertilizer thus obtained is due, these farmers must buy rice on the local market or from a villager with a surplus in order to meet their obligation.

Even the villager who does grow the rice he has declared to the

3:Wolf F-5 (1959-1961) 1968 AD5 Taiwan Hokkien AD5
Peihotien

because he wasn't the kind of man who let others tell him what to do, but she said it to all the rest of the family. She hated me because Hue-lieng liked my Gioq-ki and A-hua and didn't pay enough attention to her children. Finally, she caused trouble between Hue-lieng's parents and me. It was because of her that they wouldn't speak to me after he died.

"When Hue-lieng saw that Lim A-pou and I weren't getting along very well, he bought this house I am living in now, and we moved here. This was when he began making wine. He fixed up the house next door and made the wine there. He really was making a lot of money again when the police made him stop."

Lim Hue-lieng's career in wine-making didn't last more than a couple of years. The production of wine was a government monopoly, and his activities were illegal, but he depended upon his former power and the loyalty of his former associates to keep the police looking the other way. Unfortunately, a really successful bootlegger soon comes to a good many people's attention simply by having a product superior to the government's wretched brew. Finally, his friends warned him that investigations were being made by people over whom they had limited influence. He heeded their warnings. Punishment for bootlegging on Taiwan is severe, but Lim Hue-lieng was not even fined. Nonetheless, he was again without an income. He still had many friends who visited him both for pleasure and for advice, and his wits soon turned this into a comfortable living. "After we had to stop making wine," Lim So-lan said, "my husband began inviting his friends here to gamble and that way we were able to earn enough money to live. At that time Gioq-ki had graduated from lower middle school and was studying to be a seamstress, but we didn't have enough money for her to continue studying. Before my husband was making money again with the gambling, a friend found her a job in a newspaper office in Taipei. It was there that she met Chang Jong-kuei. He brought much unhappiness to our family. Her father wanted her to marry a man who would be willing to be our adopted son because we have no sons. Besides that, Chang was a mainlander."

The kind of marriage Lim Hue-lieng planned for his daughter is common enough on Taiwan. The husband comes to live with the wife and her parents and, ideally, becomes more a son to the family than a son-in-law. He inherits whatever property the parents might have given a son and in return supports the parents in their old age as

494 their families are permitted to ride. The narrow-gauge railroad was eliminated and coal is now hauled by trucks.
655 The government Wine and Tobacco Monopoly was establishing a branch tobacco processing factory half way between Talei [464] Li and Hsin Tien just as we were leaving Taiwan. This was expected to open additional employment opportunities in the immediate area.

511 Sanlei village is now enjoying its greatest economic prosperity according to all objective indicators. Moreover, health care is better than ever before in history and the death rate is at its lowest point (see next section). Educational opportunities too have reached a
648 peak. Nevertheless, the period of the Japanese occupation
829 has been greatly romanticized. Men over 35 are proud of
[191] their ability to speak Japanese and a few long for the
[186] return of the Japanese. Middle-aged villagers argue that they have been ruled by "outsiders" for a long period of
648 time, first the Japanese and then the Mainlanders. More-
829 over, many agree that the Japanese did a better job for
511 they claim under Japanese control, prices were more stable, officials were more honest, and one did not fear robbers. One fifty-year old man in a group once said that when the Japanese were here, one day's labor paid for three day's basic living but that now it took two day's labor to pay for three day's basic living. The group all nodded in agreement. Since this statement failed to accord with the